

Information to identify the case:

Debtor 1	<u>Ingrid Ferreira</u>	Social Security number or ITIN	xxx-xx-7125
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-29815-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ingrid Ferreira

12/9/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ingrid Ferreira
Debtor

Case No. 17-29815-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 09, 2022

User: admin
Form ID: 3180W

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Total Noticed: 92

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
db	+ Ingrid Ferreira, 101 Tappan Avenue, 1st Floor, Belleville, NJ 07109-2661
517095520	+ Credit Control LLC, P.O. Box 187, Hazelwood, MO 63042-0187
517095529	+ FMS, Inc., 4915 South Union Avenue, Tulsa, OK 74107-7839
517095530	FMS, Inc., P.O. Box 707601, Tulsa, OK 74170-7601
517095543	+ Northland Group, Inc., 7831 Glenroy Road, Suite 350, Edina, MN 55439-3133
517095545	Northstar Location Services, LLC, 9700 Main Street, Clarence, NY 14031-2037
517095553	Santander Bank, N.A., PO Box 847051., Boston, MA 02284-7051

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517095498	+ Email/Text: legal@arsnational.com	Dec 09 2022 21:12:00	ARS National Services, Inc., D/B/A Associated Recovery Systems, Inc., P.O. Box 469046, Escondido, CA 92046-9046
517095496	+ Email/Text: legal@arsnational.com	Dec 09 2022 21:12:00	ARS National Services, Inc., D/B/A Associated Recovery Systems, Inc., PO Box 469100, Escondido, CA 92046-9100
517095497	+ Email/Text: legal@arsnational.com	Dec 09 2022 21:12:00	ARS National Services, Inc., D/B/A Associated Recovery Systems, Inc., 201 West Grand Avenue, Escondido, CA 92025-2603
519117599	Email/PDF: bncnotices@becket-lee.com	Dec 09 2022 21:11:11	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519117600	+ Email/PDF: bncnotices@becket-lee.com	Dec 09 2022 21:11:21	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701, Afni, Inc., c/o Becket and Lee LLP 19355-0701
517095499	+ EDI: TSYS2	Dec 10 2022 01:53:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
517095500	EDI: TSYS2	Dec 10 2022 01:53:00	Barclays Bank Delaware, Card Services, Payment Disputes, P.O. Box 8803, Wilmington, DE 19899-8803
517095501	EDI: TSYS2	Dec 10 2022 01:53:00	Barclays Bank Delaware, Card Services, P.O. Box

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			13337, Philadelphia, PA 19101-3337
517095522	Email/Text: customercareus@creditcorpsolutionsinc.com	Dec 09 2022 21:11:00	Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070
517095502	Email/Text: cms-bk@cms-collect.com	Dec 09 2022 21:12:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
517095504	Email/Text: cms-bk@cms-collect.com	Dec 09 2022 21:12:00	Capital Management Services, LP, P.O. Box 120, Buffalo, NY 14220-0120
517095503	+ Email/Text: cms-bk@cms-collect.com	Dec 09 2022 21:12:00	Capital Management Services, LP, 726 Exchange Street Suite 700, Buffalo, NY 14210-1464
517095507	EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One, C/P Dressbarn, P.O. Box 85619, Richmond, VA 23285-5619
517095506	+ EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One, C/O Dressbarn, PO Box 30281, Salt Lake City, UT 84130-0281
517095505	+ EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One, C/O Dressbarn, P.O. Box 30258, Salt Lake City, UT 84130-0258
517286534	+ EDI: BASSASSOC.COM	Dec 10 2022 01:53:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
517095508	+ Email/Text: bankruptcy.notifications@fisglobal.com	Dec 09 2022 21:13:00	Chex Systems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
517095509	EDI: CITICORP.COM	Dec 10 2022 01:53:00	Citibank USA, C/O Sears, PO Box 6282, Sioux Falls, SD 57117-6282
517095510	EDI: CITICORP.COM	Dec 10 2022 01:53:00	Citibank USA, C/O Sears, PO Box 6497, Sioux Falls, SD 57117-6497
517095511	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Citibank USA/Sears, 701 E 60th Street North, P.O. Box 6241, Sioux Falls, SD 57117-6241
517095514	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Citibank, N.A., C/O The Home Depot, P.O. Box 790328, St. Louis, MO 63179-0328
517095513	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Citibank, N.A., C/O The Home Depot, PO Box 6241, Sioux Falls, SD 57117-6241
517095512	EDI: CITICORP.COM	Dec 10 2022 01:53:00	Citibank, N.A., C/O The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
517095516	EDI: WFNNB.COM	Dec 10 2022 01:53:00	Comenity Bank, C/O Mandee, PO Box 182273, Columbus, OH 43218-2273
517095517	+ EDI: WFNNB.COM	Dec 10 2022 01:53:00	Comenity Bank, C/O Mandee, P.O. Box 182125, Columbus, OH 43218-2125
517095515	EDI: WFNNB.COM	Dec 10 2022 01:53:00	Comenity Bank, C/O Mandee, PO Box 182789, Columbus, OH 43218-2789
517095518	^ MEBN	Dec 09 2022 21:08:38	Credit Control LLC, P.O. Box 546, Hazelwood, MO 63042-0546
517095519	+ Email/Text: clientservices@credit-control.com	Dec 09 2022 21:13:00	Credit Control LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
517095521	+ Email/Text: customercareus@creditcorpsolutionsinc.com	Dec 09 2022 21:11:00	Credit Corp Solutions, Inc., 180 West Election Road, Draper, UT 84020-6402
517095537	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Macy*s, 9111 Duke Drive, Mason, OH 45040
517095536	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Macy*s, PO Box 8053, Mason, OH 45040
517095535	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Macy*s, PO Box 8218, Mason, OH 45040
517095523	EDI: DISH	Dec 10 2022 01:53:00	Dish Network, Attn: Customer Service, Department 0063, Palatine, IL 60055-0063

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517095524	+ EDI: DISH	Dec 10 2022 01:53:00	Dish Network, Attn: Customer Service, PO Box 9033, Littleton, CO 80160-9033
517095525	+ Email/Text: bknotice@ercbpo.com	Dec 09 2022 21:13:00	ERC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
517095526	+ Email/Text: bknotice@ercbpo.com	Dec 09 2022 21:13:00	ERC, P.O. Box 57610, Jacksonville, FL 32241-7610
517095527	+ Email/Text: bknotice@ercbpo.com	Dec 09 2022 21:13:00	ERC, P.O. Box 57547, Jacksonville, FL 32241-7547
517095528	^ MEBN	Dec 09 2022 21:08:50	FMS, Inc., P.O. Box 707600, Tulsa, OK 74170-7600
517095531	Email/Text: GCSBankruptcy@gcserv.com	Dec 09 2022 21:11:00	GC Services LP, GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081
517095532	Email/Text: GCSBankruptcy@gcserv.com	Dec 09 2022 21:11:00	GC Services LP, GC Services Limited Partnership, P.O. Box 3855, Houston, TX 77253
517095533	+ Email/Text: bankruptcy@affglo.com	Dec 09 2022 21:13:00	Global Credit & Collection Corp., 5440 North Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
517095571	EDI: IRS.COM	Dec 10 2022 01:53:00	U.S. Department Of Treasury, Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
517095555	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Dec 09 2022 21:12:00	State Farm Bank, 3 State Farm Plaza, N-3, Bloomington, IL 61791-0001
517095554	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Dec 09 2022 21:12:00	State Farm Bank, P.O. Box 2313, Bloomington, IL 61702
517095556	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Dec 09 2022 21:12:00	State Farm Bank, P.O. Box 2327, Bloomington, IL 61702-2326
517095534	+ Email/Text: BKNotice@ldvlaw.com	Dec 09 2022 21:12:00	Lyons, Doughty, & Veldhuis, P.O. Box 1269, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239
517095539	Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	Midland Credit Management, Inc., A/K/A Midland Funding, LLC, 5775 Roscoe Ct., San Diego, CA 92123-1356
517095540	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	Midland Credit Management, Inc., A/K/A Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
517095538	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	Midland Credit Management, Inc., a/k/a Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
517199449	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517095541	+ Email/Text: ngisupport@radiusgs.com	Dec 09 2022 21:12:00	Northland Group, Inc., PO Box 390905, Edina, MN 55439-0905
517095542	+ Email/Text: ngisupport@radiusgs.com	Dec 09 2022 21:12:00	Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
517095544	^ MEBN	Dec 09 2022 21:08:07	Northstar Location Services, LLC, ATTN: Financial Services Dept., 4285 Genesee Street, Cheektowaga, NY 14225-1943
517139546	EDI: AGFINANCE.COM	Dec 10 2022 01:53:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517095546	+ EDI: AGFINANCE.COM	Dec 10 2022 01:53:00	One Main Financial, Inc., One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
517095548	EDI: AGFINANCE.COM	Dec 10 2022 01:53:00	One Main Financial, Inc., One Main Financial, P.O. Box 3327, Evansville, IN 47732-3327
517095547	+ EDI: AGFINANCE.COM		

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		Dec 10 2022 01:53:00	One Main Financial, Inc., Essex Green Mall, 495 Prospect Avenue, Suite 402A, West Orange, NJ 07052-4100
517519533	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517519534	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517200163	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067, Norfolk VA 23541
517306142	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517095549	Email/Text: signed.order@pfwattorneys.com	Dec 09 2022 21:12:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-9944
517302598	EDI: Q3G.COM	Dec 10 2022 01:53:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
517095551	+ Email/Text: DeftBkr@santander.us	Dec 09 2022 21:13:00	Santander Bank, N.A., 450 Penn Street, Reading, PA 19602-1011
517095550	+ Email/Text: DeftBkr@santander.us	Dec 09 2022 21:13:00	Santander Bank, N.A., MA1-MB3 01-09, P.O. Box 841002, Boston, MA 02284-1002
517187783	+ Email/Text: DeftBkr@santander.us	Dec 09 2022 21:13:00	Santander Bank, N.A., 601 Penn Street, MC 10-6438-FB7, Reading, PA 19601-3563
517095552	+ Email/Text: DeftBkr@santander.us	Dec 09 2022 21:13:00	Santander Bank, N.A., Mail Code: 10-6438-MA4, 601 Penn Street, Reading, PA 19601-3563
517293183	EDI: BECKLEE.COM	Dec 10 2022 01:53:00	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517095561	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, C/O TJX Rewards, PO Box 965005, Orlando, FL 32896-5005
517095560	EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, C/O TJX Rewards, P.O. Box 965015, Orlando, FL 32896-5015
517095565	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, C/O Old Navy, Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
517095559	EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, C/O Care Credit, ATTN: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
517095562	EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, C/O TJX Rewards, ATTN: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
517095563	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, C/O Old Navy, P.O. Box 965005, Orlando, FL 32896-5005
517095564	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, C/O Old Navy, PO Box 965036, Orlando, FL 32896-5036
517095558	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, C/O Care Credit, PO Box 965033, Orlando, FL 32896-5033
517095557	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, C/O Care Credit, PO Box 965036, Orlando, FL 32896-5036
517098351	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517095567	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 09 2022 21:12:00	Toyota Motor Credit Corporation, 4 Gatehall

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517095566	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 09 2022 21:12:00	Drive Suite 350, Parsippany, NJ 07054 Toyota Motor Credit Corporation, 5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634
517095568	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 09 2022 21:12:00	Toyota Motor Credit Corporation, Bankruptcy Department, P.O. Box 8026, Cedar Rapids, IA 52409-8026
517170046	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 09 2022 21:12:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 85

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517095570	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, U.S. Department Of Treasury, Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
517095569	*	U.S. Department Of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Roger Chavez	on behalf of Debtor Ingrid Ferreira rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4